

**METHOD AND APPARATUS FOR FACILITATING
MONETARY AND COMMERCIAL TRANSACTIONS AND FOR
PROVIDING CONSUMER REWARD PROGRAMS**
ABSTRACT OF THE INVENTION

One or more methods and apparatus for facilitating monetary and commercial transactions is disclosed. One or more embodiments of the invention comprise a method of a customer establishing a financial account with an account provider, the account having features particularly useful in facilitating monetary and commercial transactions. One or more embodiments of the invention comprises one or more methods and apparatus associating a plurality of financial account reward programs with financial transactions, the financial transactions engaged in using a credit card, debit card, smart card or other financial instrument associated with the customer's cash or credit based financial account, where each of the financial transactions are grouped into a plurality of transaction categories, the categories assigned to a plurality of reward programs. Reward program information is generated from financial transactions information from financial transactions assigned to particular categories. A customer may use and manage reward information remotely.

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